Certificate Number: 12433-PAE-DE-034008327

Bankruptcy Case Number: 14-19176



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 27, 2020, at 4:44 o'clock PM EST, Shawn M. Dyches completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 27, 2020 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor